



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of : GRANDCOLAS, Michael L. et al.  
Application No. : 09/671,424  
Filed : September 27, 2000  
For : **SYSTEM AND METHOD FOR  
DELIVERING FINANCIAL SERVICES**  
Examiner : Colbert, Ella  
Group Art Unit : 3624

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria VA 22313-1450

**AMENDMENT OR RESPONSE UNDER 37 C.F.R. §1.116  
AFTER FINAL REJECTION**

Sir:

This Amendment is filed in response to the Final Office Action mailed January 30, 2007 and is filed on the same date of filing a Notice of Appeal as expressly permitted by 37 C.C.F.R. §1.116. Please amend the above-identified application after final rejection pursuant to the provisions of 37 C.F.R. §1.116 to comply with requirements of form expressly set forth in the previous Office Action as follows:

**Amendments to the Specification** begin on page 2 of this paper.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 3 of this paper.

**Remarks/Arguments** begin on page 11 of this paper.